

REMARKS

Claims 1-21 are pending. Favorable consideration of the pending claims in light of the following remarks is respectfully requested. Support for the amendments may be found within the entirety of the specification, and particularly at pages 6, 8, and 10.

Rejection Under 35 U.S.C. § 103

Claims 1-21 were rejected under 35 USC §103(a) as being unpatentable over Nolan *et al.* ("Nolan" US Patent 5,253,362) in view of Borghesi *et al.* ("Borghesi" US Patent 5,950,169). Applicants respectfully submit that claims 1-21 are not obvious in view of the cited references.

Independent Claims 1 and 13

Independent claims 1 and 13 are related to generating a file note for an insurance claim. Prefilled fields identifying the file note include "at least one suffix indicating a type of insurance coverage for a participant in a claim, wherein the at least one suffix is preselected from one or more types of insurance coverage applicable to the claim." Applicants respectfully submit that the cited references do not disclose or suggest a file note having such preselected suffix. Any combination of the cited references, therefore, would not lead to the claims 1 and 13.

In Nolan, annotations to a patient's medical chart made by a healthcare provider are fanned-out to other forms, such as the nursing progress notes and medication forms. The fanned-out forms include fixed fields common to all patients. The fields are not limited to preselected information applicable to a particular patient or patient's condition.

In contrast, the invention of independent claims 1 and 13 include at least one suffix that is preselected from "one or more types of insurance coverage applicable to the claim." That is, the

suffix field is specific to a participant's claim, and could vary between participants, and could change for a given participant depending upon the type of insurance coverage. Instead of including all information for the field as in Nolan, Applicant's invention includes the preselected suffix. Accordingly, the cited references do not lead to the applicants' invention. Applicants respectfully submit that claims 1 and 13 are in a condition for allowance.

Independent Claim 9

Claim 9 is related to generating a file note for an insurance folder wherein a file note screen depicts "a selected criteria in a criteria section, and a text entry section, wherein the text entry section is based on the selected criteria in the criteria section." Applicants respectfully submit that the cited references do not disclose or suggest such selected criteria depicted in a criteria section. Combining the references, therefore, would not lead to the claim 9.

As discussed, Nolan describes fanned-out forms that include fixed fields common to all patients. The fields do not include any preselected information applicable to a particular patient or patient's condition. The fields therefore, also do not include selected criteria in a criteria section. Instead of including all information for the criteria section field as described in Nolan, the file note of claim 9 depicts selected criteria. Accordingly, the cited references do not lead to the claim 9. Applicants respectfully submit that claim 9 is in a condition for allowance.

Dependent Claims

The dependent claims inherit the limitations of the independent claims from which they depend, and therefore, are allowable for reasons discussed above for independent claims 1, 9, and 13. Claim 8 has been amended to correct minor typographical errors and is therefore in a condition for allowance.

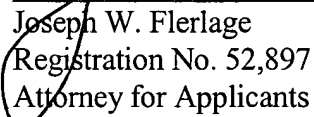
Applicants also respectfully submit that the combined cited art does not disclose or suggest the limitations of claim 10. The Office Action states that claim 10 includes substantially the same subject matter as claims 7 and 8 combined and therefore, the rejection of claim 10 is based on the same rationale provided for claims 7 and 8. However, the subject matter of claim 10 is not substantially the same as claims 7 and 8 combined. Indeed, claim 10 includes limitations not included in either claim 7 or 8, and therefore not considered in the Office Action.

Claim 10 relates to a method for generating a file note for an insurance claim folder. Claim 10 recites a file note screen depicting a criteria section having “a selected suffix and a selected participant.” The selected suffix and selected participant “are selected by a user in the claim folder screen.” As discussed above, Nolan does not disclose or suggest a selection or preselection of a suffix. In contrast, Nolan describes that annotations to a patient’s medical chart are fanned-out to other forms that include fixed fields common to all patients. Nolan does not disclose that those fields include any selected information, such as a “selected suffix” and “selected participant.” Moreover, Nolan does not disclose “a claim folder screen” where “information is selected by a user.” Therefore, because the limitations of claim 10 are not found in the cited references, Applicants respectfully submit that the combined references would not lead the invention of claim 10. Accordingly, Applicants respectfully submit that Claim 10 is in a condition for allowance.

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Applicants respectfully submit that the application is in a condition for allowance claims.
and therefore are clearly allowable over the cited references and respectfully request
reconsideration of the pending rejection.

Respectfully submitted,



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